1.   Listing of the claims:

1. (Currently Amended)   A system for providing a contactor risk assessment score (CRAS), comprising:

a memory for storing data,

a computer coupled to said memory and a program in execution by said computer,

said program collects historical contractor variables including one or more contractor structure variables, one or more size of contractor business variables, one or more contractor stability variables, one or more contractor engagement variables and one or more contractor performance variables, generates a score associated with each historical contractor variable and comprises a formula that generates contactor risk assessment score calculated by combining the weighted average of scores of the historical contractor variables wherein the contactor risk assessment score is predictive of whether a contractor is able to complete a construction job on time and on budget.

2. (Currently Amended)   The system of claim 1, wherein the formula is CRAS = [ε(Ai) / ε(Mi) * 100]

where Ai=Assigned score on historical contractor variable i; ~~and~~ Mi = maximum score on historical contractor variable i and ε is a summation symbol.

3. (Original)   The system of claim 2, wherein the contractor is a construction contractor.

4. (Previously Presented)   The system of claim 3, wherein the formula determines a sum of assigned scores on said historical contractor variables.

5. (Previously Presented)   The system of claim 4, wherein the historical contractor variables comprise a payment history value based on payments by the contractor and a credit history value of the contractor.

6. (Previously Presented)   The system of claim 5, wherein the historical contractor variables further comprise a value for an amount owed in debt by the contractor.

7. (Previously Presented)   The system of claim 5, wherein the historical contractor variables further comprise at least one predefined criterion selected from the group consisting of:

a Risk Assessment metric having changed by at least a predetermined amount and a length of time since a transmitted alert.

8. (Previously Presented)   The system of claim 5, wherein the historical contractor variables further comprise at least one predefined criterion selected from the group consisting of: length-of-license, Cumulative-total-of-engagements, number-of-Notice-of-completions, Number-of-terminations, Current-engagements, Insurance-held divided by Total-value-of-engagement, Company-structure, number-of-employees, years-in-trade, number-of-liens, Number-of-banks-used, Terminations divided by Years-in-trade, Terminations divided by Total-Engagements, Delays divided by Total-Engagements, Number-of-Tax-Liens , Age-of-Contractor, License-Type, License-Status, Repeat Business-with-Bank, Average-size-of-Engagement, Judgments, and Judgments-satisfied.

9. (Previously Presented)   The system of claim 1, further comprising a score history report, wherein the score history report is a report generated on a unique desired variable such as months.

10. (Previously Presented)   The system of claim 1, wherein the formula generates a score using multivariate methods to produce a coefficient for an external historical contractor variable and the coefficient represents the contribution the external historical contractor variable to the CRAS.

11. (Currently Amended)   A method for providing a contactor risk assessment score (CRAS), comprising:

storing data in a memory coupled to a computer executing a program by said computer,

collecting historical contractor variables including one or more contractor structure variables, one or more size of contractor business variables, one or more contractor stability variables, one or more contractor engagement variables and one or more contractor performance variables;

generating a score associated with each historical contractor variable; and

generating a contactor risk assessment score calculated by combining the weighted average of scores of the historical contractor variables wherein the contactor risk assessment

score is predictive of whether a contractor is able to complete a construction job on time and on budget.

12. (Currently Amended)　　The method of claim 11, wherein the formula is CRAS = [ε(Ai) / ε(Mi) * 100]

where Ai=Assigned score on historical contractor variable i; ~~and~~ Mi = maximum score on historical contractor variable i <u>and ε is a summation symbol</u>.

13. (Original)　The method of claim 12, wherein the contractor is a construction contractor.

14. (Previously Presented)　　The method of claim 13, wherein the formula determines a sum of assigned scores on said historical contractor variables.

15. (Previously Presented)　　The method of claim 14, wherein the historical contractor variables comprise a payment history value based on payments by the contractor and a credit history value of the contractor.

16. (Previously Presented)　　The method of claim 15, wherein the historical contractor variables further comprise a value for an amount owed in debt by the contractor.

17. (Previously Presented)　　The method of claim 15, wherein the historical contractor variables further comprise at least one predefined criterion selected from the group consisting of: a Risk Assessment metric having changed by at least a predetermined amount and a length of time since a transmitted alert.

18. (Previously Presented)　　The method of claim 15, wherein the historical contractor variables further comprise at least one predefined criterion selected from the group consisting of: length-of-license, Cumulative-total-of-engagements, number-of-Notice-of-completions, Number-of-terminations, Current-engagements, Insurance-held divided by Total-value-of-engagement, Company-structure, number-of-employees, years-in-trade, number-of-liens, Number-of-banks-used, Terminations divided by Years-in-trade, Terminations divided by Total-Engagements, Delays divided by Total-Engagements, Number-of-Tax-Liens , Age-of-Contractor, License-Type, License-Status, Repeat Business-with-Bank, Average-size-of-Engagement, Judgments, and Judgments-satisfied.

19. (Original) The method of claim 11, further comprising generating a score history report.

20. (Previously Presented)   The method of claim 11, wherein the formula generates a score using multivariate methods to produce a coefficient for an external historical contractor variable and the coefficient represents the contribution the external historical contractor variable to the CRAS.

21. (Previously Presented)   The method of claim 11, further comprising examining external historical contractor variables for cross-correlation against one another to validate the external historical contractor variables.

22. (Previously Presented)   The method of claim 21, further comprising associating at least one individual external historical contractor variable with an individual contractor's records based on a data key associated with at least one external data source.

23. (Original) The method of claim 11, further comprising dividing the data into a relational data set for developing the score for refining and validating the data.